

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Giovanni Oliveri  
DebtorCase No. 18-44360-ess  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: acruz  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 27

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db #Giovanni Oliveri, 371 Klondike Ave, Staten Island, NY 10314-6230  
 smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
 Brooklyn, NY 11201-3739  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
 Albany, NY 12240-0001  
 9321654 Cach LLC, Greenville, SC 29602  
 9321659 +Edison Radiology Group, PO Box 1489, Winterville, NC 28590-1489  
 9321660 +First Financial Asset, 3091 Governors Lake Dr, Peachtree Corners, GA 30071-1135  
 9321661 Healthcare Associates in Medicine PC, 2535 Arthur Kill Rd, Staten Island, NY 10309-1207  
 9321662 +Imaging Consultants Essex, Online Collections, PO Box 1489, Winterville, NC 28590-1489  
 9321666 Professional Claims Bureau Inc, PO Box 9060, Hicksville, NY 11802-9060  
 9321667 +Radiology Consultants Rcp, First Fin Mgt, 3091 Governors Lake Dr Ste 500,  
 Peachtree Corners, GA 30071-1135  
 9321668 +Resurgent Capital Services - Cach LLC, PO Box 10587, Greenville, SC 29603-0587  
 9321669 +Richmond University Medical Ctr, PO Box 11565, Newark, NJ 07101-4565  
 9321670 Staten island Pulmonary Assoc., PC, 501 Seaview Ave Ste 102, Staten Island, NY 10305-3400  
 9321671 Staten island University Hospital, PO Box 29772, New York, NY 10087-9772

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Nov 09 2018 18:36:49  
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
 Albany, NY 12205-0300  
 smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Nov 09 2018 18:36:24  
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
 U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
 9321653 EDI: GMACFS.COM Nov 09 2018 23:33:00 Ally Financial, Attn: Bankruptcy Dept,  
 PO Box 380901, Bloomington, MN 55438-0901  
 9321652 EDI: GMACFS.COM Nov 09 2018 23:33:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300  
 9321655 EDI: CHASE.COM Nov 09 2018 23:33:00 Chase Card, PO Box 15298,  
 Wilmington, DE 19850-5298  
 9321656 EDI: CHASE.COM Nov 09 2018 23:33:00 Chase Card Services, Correspondence Dept,  
 PO Box 15298, Wilmington, DE 19850-5298  
 9321657 EDI: WFNNB.COM Nov 09 2018 23:33:00 Comenitycapital/gmstop, Attn: Bankruptcy Dept,  
 PO Box 183003, Columbus, OH 43218-3003  
 9321658 EDI: WFNNB.COM Nov 09 2018 23:33:00 Comenitycb/gamestop, PO Box 182120,  
 Columbus, OH 43218-2120  
 9321663 E-mail/Text: bankruptcy@onlineis.com Nov 09 2018 18:36:42 Online Collections, PO Box 1489,  
 Winterville, NC 28590-1489  
 9321665 EDI: PRA.COM Nov 09 2018 23:33:00 Portfolio Recovery Associates LLC, PO Box 12914,  
 Norfolk, VA 23541-0914  
 9321664 EDI: PRA.COM Nov 09 2018 23:33:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 9321672 EDI: VERIZONCOMB.COM Nov 09 2018 23:28:00 Verizon Wireless, PO Box 650051,  
 Dallas, TX 75265-0051  
 9321651 +EDI: GMACFS.COM Nov 09 2018 23:33:00 ally, PO Box 380903, Bloomington, MN 55438-0903  
 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

District/off: 0207-1

User: acruz  
Form ID: 318DF7

Page 2 of 2  
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com;tmoss@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com  
Kevin Zazzera on behalf of Debtor Giovanni Oliveri kzazz007@yahoo.com  
Martin A Mooney on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services ahight@schillerknapp.com, kcollins@schillerknapp.com;bfisher@schillerknapp.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Giovanni Oliveri**Social Security number or ITIN **xxx-xx-6142**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-44360-ess****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Giovanni Oliveri

**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: November 9, 2018

s/ Elizabeth S. Stong  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**